

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MARION DEWAYNE SANDERS  
CONSTANCE YUTIVIA SANDERS  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:15-10060 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 23, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/19/2015 and confirmed on 5/13/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		68,910.06
Less Refunds to Debtor	7,158.08	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>61,751.98</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,965.00	
Trustee Fee	2,830.22	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,795.22</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NEW REZ LLC D/B/A SHELLPOINT MORTGAGE Acct: 4582	0.00	39,021.68	0.00	39,021.68
	NEW REZ LLC D/B/A SHELLPOINT MORTGAGE Acct: 4582	14,027.35	14,027.35	0.00	14,027.35
	ERIE COUNTY ADULT PROBATION Acct:	368.23	368.23	0.00	368.23
	ERIE COUNTY ADULT PROBATION Acct:	202.56	202.56	0.00	202.56
	ERIE COUNTY TAX CLAIM BUREAU* Acct:	0.00	0.00	0.00	0.00
	UNITED CONSUMER FINANCIAL SERVICES Acct: 4697	180.00	180.00	0.00	180.00
					<b>53,799.82</b>

Priority					
	MICHAEL S JAN JANIN ESQ Acct:	2,965.00	2,965.00	0.00	0.00
	MARION DEWAYNE SANDERS Acct:	0.00	0.00	0.00	0.00
	MARION DEWAYNE SANDERS Acct:	532.60	532.60	0.00	0.00
	MARION DEWAYNE SANDERS Acct:	6,625.48	6,625.48	0.00	0.00
	QUINN LAW FIRM Acct:	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9537	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	UNITED CONSUMER FINANCIAL SERVICES Acct: 4697	957.03	957.03	0.00	957.03
	ACL LABS Acct: ?	0.00	0.00	0.00	0.00
	CAPITAL ACCOUNTS LLC	0.00	0.00	0.00	0.00

15-10060 TPA

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: X3...				
	CBJ CREDIT RECOVERY	0.00	0.00	0.00	0.00
	Acct: 0163				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: ?				
	COMMERCIAL ACCEPTANCE++	0.00	0.00	0.00	0.00
	Acct: X8...				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: 320				
	DOREEN FORD	0.00	0.00	0.00	0.00
	Acct: ?				
	EOS CCA	0.00	0.00	0.00	0.00
	Acct: 6060				
	FIRST FEDERAL CREDIT CONTROL	0.00	0.00	0.00	0.00
	Acct: 1636				
	FIRST FEDERAL CREDIT CONTROL	0.00	0.00	0.00	0.00
	Acct: 1720				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 9423				
	PINNACLE CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct: 0G10				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct: ?				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 2927				
	SUNRISE CREDIT SVCS INC	0.00	0.00	0.00	0.00
	Acct: 2426				
	TRISTATE ADJUSTMENTS	0.00	0.00	0.00	0.00
	Acct: 94				
	HAMOT MEDICAL CENTER*	0.00	0.00	0.00	0.00
	Acct:				
	AMERICAN INFOSOURCE LP AGENT FOF	496.03	496.03	0.00	496.03
	Acct: 0001				
	AT & T MOBILITY II LLC	703.88	703.88	0.00	703.88
	Acct: 2826				
					<hr/> 2,156.94
TOTAL PAID TO CREDITORS					55,956.76
TOTAL					
CLAIMED		0.00			
PRIORITY		14,778.14			
SECURED		2,156.94			

Date: 03/23/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MARION DEWAYNE SANDERS  
CONSTANCE YUTIVIA SANDERS  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:15-10060 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Marion Dewayne Sanders  
 Constance Yutivia Sanders  
 Debtors

Case No. 15-10060-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: lmar  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Mar 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2020.

db/jdb +Marion Dewayne Sanders, Constance Yutivia Sanders, 1450 E. Eighth Street,  
 Erie, PA 16503-1708  
 cr +NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013  
 cr +PNC BANK, NATIONAL ASSOCIATION, 3232 Newark Drive, Miamisburg, OH 45342-5421  
 13984986 +ACL, P.O. Box 71312, Philadelphia, PA 19176-1312  
 13982799 +COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420,  
 Pittsburgh, PA 15122)  
 13982800 +Coml Accept, 2 W. Main Street, Shiremanstown, PA 17011-6326  
 13984991 +County of Erie, Adult Probation, 140 West Sixth Street, Erie, PA 16501-1056  
 13982801 +CreditTech, 50 North 7th Street, Bangor, PA 18013-1791  
 13984993 +Doreen Ford, 2805 Liberty Street, Erie, PA 16508-1642  
 13982802 +EOS CCA, P.O. Box 981025, Boston, MA 02298-1025  
 13982803 +Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street,  
 Erie, PA 16501-1011  
 13982804 +First Federal Credit Union, 24700 Chagrin Blvd., Suite 205, Cleveland, OH 44122-5662  
 13984998 +National City Mortgage, 3232 Newmark Road, Miamisburg, OH 45342-5433  
 15159350 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
 13982805 Nicole LaBletta, Esquire, Udren Law Offices, 111 Woodcrest Rd., Suite 200,  
 Cherry Hill, NJ 08003-3620  
 13985002 +PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 13982808 +PNC Bank, N.A., 2600 Liberty Avenue, Pittsburgh, PA 15222-4616  
 14061067 +PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive,  
 Miamisburg, OH 45342-5421  
 13982809 +PNC Mortgage, P.O. Box 8703, Dayton, OH 45401-8703  
 13982807 +Pinnacle Credit Service, P.O. Box 5617, Hopkins, MN 55343-0493  
 13982810 +St. Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001  
 13982811 +State Collection Service, P.O. Box 6250, Madison, WI 53716-0250  
 13982812 +Sunrise Credit Service, 260 Airport Plaza, Farmingdale, NY 11735-4021  
 13982813 +TriState Adjustments, 3439 East Avenue S, LaCrosse, WI 54601-7241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Mar 28 2020 03:48:47 United Consumer Financial Serv,  
 c/o Bass & Associates, 3936 E Ft Lowell Rd, Ste 200, Tucson, AZ 85712-1083  
 14054687 +E-mail/Text: g20956@att.com Mar 28 2020 03:50:48 AT&T Mobility II LLC,  
 % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104,  
 Bedminster, NJ 07921-2693  
 14018342 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 28 2020 03:57:01  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13982798 +E-mail/Text: matthartweg@cbjcredit.com Mar 28 2020 03:51:01 CBJ Credit Recovery,  
 117 West Fourth Street, P.O. Box 1132, Jamestown, NY 14702-1132  
 13982797 +E-mail/Text: bankruptcy@usecapital.com Mar 28 2020 03:51:08 Capital Account,  
 P.O. Box 140065, Nashville, TN 37214-0065  
 13984997 E-mail/Text: sbse.cio.bnc@mail@irs.gov Mar 28 2020 03:49:48 Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 13982814 +E-mail/Text: ustregion03.pi.ecf@usdoj.gov Mar 28 2020 03:50:19 U. S. Trustee's Office,  
 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721  
 13982816 +E-mail/Text: BankruptcyNotice@upmc.edu Mar 28 2020 03:50:51 UPMC Hamot, 201 State Street,  
 Erie, PA 16550-0001  
 14002978 +E-mail/Text: bnc@bass-associates.com Mar 28 2020 03:48:47  
 United Consumer Financial Services, Bass & Associates, P.C.,  
 3936 E Ft. Lowell Road, Suite # 200, Tucson, AZ 85712-1083  
 13982815 +E-mail/Text: EBankruptcy@UCFS.NET Mar 28 2020 03:51:07 United Consumer Financial Services,  
 865 Bassett Road, Westlake, OH 44145-1194  
 13982817 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Mar 28 2020 03:47:03  
 Verizon Wireless, c/of National Recovery, P.O. Box 26055, Minneapolis, MN 55426-0055  
 TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13982796 ACL  
 cr\* +Doreen Ford, 2805 Liberty Street, Erie, PA 16508-1642  
 cr\* NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
 13984988\* +CBJ Credit Recovery, 117 West Fourth Street, P.O. Box 1132, Jamestown, NY 14702-1132  
 13984989\* +COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420,  
 Pittsburgh, PA 15122)  
 13984987\* +Capital Account, P.O. Box 140065, Nashville, TN 37214-0065  
 13984990\* +Coml Accept, 2 W. Main Street, Shiremanstown, PA 17011-6326  
 13984992\* +CreditTech, 50 North 7th Street, Bangor, PA 18013-1791  
 13984994\* +EOS CCA, P.O. Box 981025, Boston, MA 02298-1025  
 13984995\* +Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street,  
 Erie, PA 16501-1011

District/off: 0315-1

User: lmar  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Mar 27, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
13984996\* +First Federal Credit Union, 24700 Chagrin Blvd., Suite 205, Cleveland, OH 44122-5662  
13984999\* Nicole LaBletta, Esquire, Udren Law Offices, 111 Woodcrest Rd., Suite 200,  
Cherry Hill, NJ 08003-3620  
13985003\* +PNC Bank, N.A., 2600 Liberty Avenue, Pittsburgh, PA 15222-4616  
13985004\* +PNC Mortgage, P.O. Box 8703, Dayton, OH 45401-8703  
13985000\* +Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425  
13985001\* +Pinnacle Credit Service, P.O. Box 5617, Hopkins, MN 55343-0493  
13985005\* +St. Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001  
13985006\* +State Collection Service, P.O. Box 6250, Madison, WI 53716-0250  
13985007\* +Sunrise Credit Service, 260 Airport Plaza, Farmingdale, NY 11735-4021  
13985008\* +TriState Adjustments, 3439 East Avenue S, LaCrosse, WI 54601-7241  
13985009\* +U. S. Trustee's Office, 1001 Liberty Ave., Liberty Center, Suite 970,  
Pittsburgh, PA 15222-3721  
13985011\* +UPMC Hamot, 201 State Street, Erie, PA 16550-0001  
13985010\* +United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194  
13985012\* +Verizon Wireless, c/of National Recovery, P.O. Box 26055, Minneapolis, MN 55426-0055  
13982806 ##+Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425

TOTALS: 1, \* 23, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 23, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
andygornall@latoufflawfirm.com  
Elizabeth Lamont Wassall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION pabk@logs.com,  
ewassall@logs.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkggroup@kmlawgroup.com  
Michael S. Jan Janin on behalf of Joint Debtor Constance Yutivia Sanders  
mjanjanin@quinnfirm.com,  
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m  
trayer@quinnfirm.com;gbebko@quinnfirm.com  
Michael S. Jan Janin on behalf of Debtor Marion Dewayne Sanders mjanjanin@quinnfirm.com,  
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m  
trayer@quinnfirm.com;gbebko@quinnfirm.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7